

**Notice of Allowability**

Application No.

09/524,205

Examiner

Alain L. Bashore

Applicant(s)

SEGAL ET AL.

Art Unit

1762

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 9-6-06.
2. ☒ The allowed claim(s) is/are 21-25,27,28,30,31,33-42,44-49,51,52,54,55 and 57-90.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a) ☒ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1) ☒ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_.

  
**ALAIN L. BASHORE**  
**PRIMARY EXAMINER**

## **DETAILED ACTION**

### **EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mr. McGlynn on 9-21-06.

The application has been amended as follows:

Claim 21: insert after line 9 as a new line --confirming that a user is authorized to request a search of the searchable parameters;--,

Claim 29: cancel,

Claim 30 delete "29" and replace with --21--.

Claim 31 delete "29" and replace with --21--,

Claim 44: insert after line 11 as a new line --confirming that a user is authorized to request a search of the searchable parameters;--,

Claim 45: replace "instrument\_data" on line 1 with --instrument data--,

Claim 45: insert after line 10 as a new line --confirming that a user is authorized to request a search of the searchable parameters;--,

Claim 53 cancel,

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Claim 54 delete "53" and replace with --45--.

Claim 55 delete "53" and replace with --45--,

Claim 57: insert after line 12 as a new line --confirming that a user is authorized to request a search of the searchable parameters;--,

Claim 58: insert after line 16 as a new line --confirming that a user is authorized to request a search of the searchable parameters;--,

Claim 65: insert after line 9 as a new line --confirming that a user is authorized to request a search of the searchable parameters;--,

Claim 81: insert after line 11 as a new line --confirming that a user is authorized to request a search of the searchable parameters;--.

### ***Drawings***

2. New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application because: the line quality for the drawings filed 3-13-00 is poor. Please correct. Applicant is advised to employ the services of a competent patent draftsman outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The corrected drawings are required in reply to the Office action to avoid abandonment of the application. The requirement for corrected drawings will not be held in abeyance.

***Allowable Subject Matter***

3. Claims 21-25, 27-28, 30-31, 33-42, 44-49, 51-52, 54-55, 57-90 are allowed. All previous rejections are withdrawn with entry of the above amendment.

***Terminal Disclaimer***

4. The terminal disclaimer filed on 9-6-06 disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date as indicated has been reviewed and is accepted. The terminal disclaimer has been recorded.

***REASONS FOR ALLOWANCE***

5. The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 21,44,45,57,58,65, and 81. Claim 21 recites a method of identifying financial instruments meeting user-defined investment criteria, claim 44 recites a computer readable medium, claim 45 recites a method of providing financial instrument data to a user over a computer communications network, claim 57 recites a computer-readable medium, claim 58 recites a server system for searching for financial instruments, claim 65 recites a method of identifying financial instruments meeting user-defined investment criteria to a user, claim 81 recites a computer-readable medium.

Kolton et al is considered the closest prior art. Kolton et al teaches a method and system of identifying financial instruments meeting user-defined investment criteria further wherein financial instrument data is retrieved from a data source (col 2, lines 25-38). There is identified values for a plurality of searchable parameters for particular financial instruments in the data (col 5, lines 8-44), and user-defined search criteria which is compared to the values identified for the search parameters for the particular financial instruments.

Kolton et al does not disclose the claimed combination in each independent claim including:

Claim 21:

receiving financial instrument data from at least one data source. said financial instrument data reflecting current market conditions;

calculating using the financial instrument data values for a plurality of searchable parameters for particular financial instruments in said financial instrument data;

creating accounts for users wishing to identify financial instruments:

receiving user-defined search criteria for said searchable parameters;

confirming that a user is authorized to request a search of the searchable

parameters;

storing in relation to the accounts the user-defined criteria for searching the  
searchable parameters;

comparing the user-defined search criteria with the values identified for the  
searchable parameters for the particular financial instruments;

identifying at least one of the financial instruments having values for the  
searchable parameters matching the user-defined search criteria;

transmitting to the user for display data identifying at least one of the financial  
instruments having values for the searchable parameters matching the user-defined  
search criteria;

receiving modified user-defined search criteria for said searchable parameters;

comparing the modified user-defined search criteria with the values identified  
for the searchable parameters for the particular financial instruments;

identifying at least one of the financial instruments having values for the  
searchable parameters matching the modified user-defined search criteria.

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Claim 44:

calculating using the financial instrument data values for a plurality of searchable parameters for particular financial instruments in said financial instrument data;

creating accounts for user wishing to identify financial instruments;

receiving user-defined search criteria for said searchable parameters;

confirming that a user is authorized to request a search of the searchable parameters;

storing in relation to the accounts at least one user-defined set of criteria for searching the searchable parameter;

comparing the user-defined search criteria with the values identified for the searchable parameters for the financial instruments having values matching the user defined search criteria.

identifying at least one of the financial instruments having values for the searchable parameters matching the user-defined search criteria;

transmitting to the user for display data identifying at least one of the financial instruments having values for the searchable parameters matching the user-defined search criteria;

receiving modified user-defined search criteria for said searchable parameters;

comparing the modified user-defined search criteria with the values identified for the searchable parameters for the particular financial instruments;

identifying at least one of the financial instruments having values for the searchable parameters matching the modified user-defined search criteria.

Claim 45:

Receiving financial instrument data from at least one data source. said financial instrument data reflecting current market conditions;,

calculating using the financial instrument data values for a plurality of searchable parameters for particular financial instruments in said financial instrument data:

creating a database of searchable data, said database comprising the calculated data-values for a plurality of searchable parameters;

receiving user-defined search criteria via the computer communications network;

confirming that a user is authorized to request a search of the searchable parameters;

maintaining a database of user account information, said database of user account information comprising stored in relation to user accounts the user-defined

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criteria for searching the searchable parameters;

searching the database of searchable data for financial instruments having values for a plurality of searchable parameters that satisfy the user-defined search criteria;

returning a representation of at least one of the plurality of financial instruments having values for the searchable parameters satisfying the user-defined search criteria to the user over the computer communications network;

receiving modified user-defined search criteria via the computer communications network;

searching the database of searchable data for financial instruments having values for a plurality of searchable parameters that satisfy the modified user-defined search criteria;

returning a representation of at least one of the plurality of financial instruments having values for the searchable parameters satisfying the modified user-defined search criteria to the user over the computer communications network.

Claim 57:

a computer readable medium being readable by a computer to process the instructions to perform the following steps:

receiving financial instrument data from at least one data source, said financial instrument data reflecting current market conditions;

calculating using the financial instrument data values for a plurality of searchable parameters for particular financial instruments in said financial instrument data;

creating a database of searchable data, said database comprising the calculated values for a plurality of searchable parameters;

receiving user-defined search criteria via the computer communications network;

confirming that a user is authorized to request a search of the searchable parameters;

maintaining a database of user account information. said database of user account information comprising stored in relation to user accounts the user-defined criteria for searching the searchable parameters;

searching the database of searchable data for financial instruments having values for a plurality of searchable parameters that satisfy the user-defined search criteria;

returning a representation of at least one of the plurality of financial instruments having values for the searchable parameters satisfying the user-defined search criteria

to the user over the computer communications network;

receiving modified user-defined search criteria via the computer  
communications network;

searching the database of searchable data for financial instruments having  
values for a plurality of searchable parameters that satisfy the modified user-defined  
search criteria.

Claim 58:

executable computer instructions for performing the following:

requesting financial instrument data from at least one data source. said  
financial instrument data reflecting current market conditions'.

receiving financial instrument data from at least one data source'.

calculating using the financial instrument data values for a plurality of  
searchable parameters for particular financial instruments in said financial instrument  
data;

creating a database of financial instrument data from at least one data source',

creating a database of searchable data, said database comprising the  
calculated values for a plurality of searchable parameters;

receiving user-defined search criteria via the computer communications

network;

confirming that a user is authorized to request a search of the searchable parameters;

maintaining a database of user account information, said database of user account information comprising stored in relation to user accounts the user-defined criteria for searching the searchable parameters;

searching the database of searchable data for financial instruments having values for a plurality of searchable parameters that satisfy the user-defined search criteria;

returning a representation of at least one of the plurality of financial instruments having values for the searchable parameters satisfying the user-defined search criteria to the user over the computer communications network;

receiving modified user-defined search criteria via the computer communications network;

searching the database of searchable data for financial instruments having values for a plurality of searchable parameters that satisfy the modified user-defined search criteria.

Claim 65:

presenting to a user a set of searchable parameters;

accepting user-defined search criteria for said searchable parameters',

transmitting the user-defined search criteria to a server for searching for financial instruments having values for the searchable parameters corresponding to the user-defined search criteria;

confirming that a user is authorized to request a search of the searchable parameters;

maintaining at the server a database of user account information, said database of user account information comprising stored in relation to user accounts the user-defined criteria for searching the searchable parameters;

accepting from the server a set of financial instruments having values for the searchable parameters matching the user-defined search criteria;

presenting to a user the set of financial instruments having values for the searchable parameters matching the user-defined search criteria;

accepting modified user-defined search criteria for said searchable parameters;

transmitting the modified user-defined search criteria to a server for searching for financial instruments having values for the searchable parameters corresponding to the user-defined search criteria;

accepting from the server a set of financial instruments having values for the searchable parameters matching the modified user-defined search criteria.

Claim 81:

a computer readable medium being readable by a computer to process the instructions to perform steps comprising:

requesting financial instrument data from at least one data source. said financial instrument data reflecting current market conditions presenting to a user a set of searchable parameters;

accepting user-defined search criteria for said searchable parameters;

transmitting the user-defined search criteria to a server for searching for financial instruments having values for the searchable parameters corresponding to the user-defined search criteria;

confirming that a user is authorized to request a search of the searchable parameters;

maintaining at the server a database of user account information. said database of user account information comprising stored in relation to user accounts the user-defined criteria for searching the searchable parameters:

accepting from the server a set of financial instruments having values for the

searchable parameters matching the user-defined search criteria;

presenting to a user the set of financial instruments having values for the  
searchable parameters matching the user-defined search criteria;

accepting modified user-defined search criteria for said searchable parameters;  
transmitting the modified user-defined search criteria to a server for searching for  
financial instruments having values for the searchable parameters corresponding to  
the user-defined search criteria;

accepting from the server a set of financial instruments having values for the  
searchable parameters matching the modified user-defined search criteria.

For these reasons claims 21,44,45,57,58,65, and 81 are deemed to be allowable  
over the prior art of record, and claims 22-25, 27-28, 30-31,33-42, 46-49, 51-52, 54-55,  
69-64, 66-80, 82-90 are allowable by dependency.


Any comments considered necessary by applicant must be submitted no later  
than the payment of the issue fee and, to avoid processing delays, should preferably  
accompany the issue fee. Such submissions should be clearly labeled "Comments on  
Statement of Reasons for Allowance."

***Conclusion***

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

7. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

  
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Primary Examiner  
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